

Privacy Policy

This privacy policy sets out how Benefits Associate collects, uses, discloses and secures the information that pertains to the management of the products associated with your group benefit program(s), group pension program(s) and individual insurance policy or policies.

Benefits Associate is committed to ensuring that your privacy is protected. Any information provided to Benefits Associate will only be used in accordance with this privacy statement.

Benefits Associate may change/update this policy at any given time. We encourage our clients and prospective clients to periodically check this page to ensure that any changes made are understood and acceptable to them. This policy is in effect from November 01, 2010.

Collection, use and retention of your personal information

While working with Benefits Associate, you will be required, as an employer, to share personal information so that we may provide you with the products and services that best meet you and your employees' needs. We assume your consent for our firm to use this information in an appropriate manner. We may use and disclose this information in order to:

- Communicate with you in a timely and efficient manner
- Assess your application for investment, insurance, and other services available to you by our firm
- Evaluate claims and underwriting risks when required
- Detect and prevent fraud
- Analyze business results
- Act as required or authorized by law.

Controlling your personal information

We will not sell, distribute or lease your personal information to third parties unless we have your permission or are required by law to do so. We do not share personal information with organizations outside our relationship with you that would use it to contact you about their own products or services.

Links to other websites

Our website may contain links to other websites of interest. However, once you have used these links to leave our site, you should note that we do not have any control over any other accessed website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide while visiting such sites and such sites are

not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

Communicating to you by email and fax

In the course of doing business, we may communicate with you by email and/or fax. If you have provided us with an email address or fax number we will assume that it is appropriate to use these. If you would prefer that personal information not be communicated using these methods, please advise us.

Protecting your personal information in a secure environment

We will make every effort to protect your personal information while it is in our care. You may withdraw your consent at any time (subject to legal or contractual obligations and on providing reasonable notice to us). Please be aware that withdrawing your consent may prevent us from providing you with requested products or services, or lead to terminating our relationship. We may at times for your benefit, use your personal information to advise you of products or services we believe may be of interest to your organization or fit your personal circumstances.

If, at any time, you believe that any information we are holding on you is incorrect or incomplete, please email your Benefits Associate consultant or write Benefits Associate and update us accordingly. We will promptly correct any information found to be incorrect.

Our mailing address is as follows:

Benefits Associate Ltd.
160 Konrad Crescent, Unit 4
Markham, ON L3R 9T9
Canada